



**EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS**

Year Plan Will be Applied 2016  
 Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per unit associated with the group marketing rate deviation.

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
Plymouth Rock Assurance Corporation	Micron Products, Inc.	34.9%	27.2%	Lower Acquisition/Admin Costs; Improved retention; Smaller rate of cancellation/reinstatement; Decreased claim volume; Economies of scale	5.0%

